

GO Northwest-News & Views

Volume I, Issue I

Winter Edition

Community Association

Meetings

Hanlon Improvement Assoc. :

Dr. James Haynes, President
Elise Jude Mason, Vice President
Meets 4th Monday monthly,
6:30pm, Hilton Elementary School-
3300 Carlisle Ave./ Hilton Street.

Meeting Dates:

March 24, April 28, May 26, 2008

Garwyn Oaks United Neighbors Association, Inc.

Rufus Thompson III, President
Bunny Burnett, Vice President
Meets 4th Monday monthly, 6:30
pm, 2610 Garrison Blvd

Meeting Dates:

March 24, April 28, May 26, 2008

Howard Park Civic Assoc.

Mercedes Eugenia, President
Meets 3rd Thursday every other
month, 7pm, 4801 Liberty Heights
Ave, Forest Park Senior Center

Meeting Dates:

March 20, April 17, May 15, 2008

Garwyn Oaks/Northwest Housing Resource Center, Inc.

STAFF:

Mereida Goodman: Ex. Director
Mark Clark: Marketing and Out-
reach Coordinator
Brian Augsburber: Community
Intern

Board of Directors

Kevin Cleary
Anne Blumenberg
Vanessa Johnson
John Springer
Doug Kington
Elise Mason
Mary Demory

Mission:

Equipping individuals and fami-
lies to obtain, maintain, and re-
tain their homes and communi-
ties successfully

Garwyn Oaks/Northwest Hous-
ing Resource Center, Inc. is a
501c 3 nonprofit organization.

Introducing: The GO Northwest News & Views... A New Voice in the Community

Welcome to the first edition of the GO Northwest News and Views! We are a quarterly newsletter providing you with information and resources to assist individuals and families obtain, maintain, and retain their homes, thus sustaining their community successfully. This and upcoming editions will provide information on homeownership issues, services, and resources --for homebuyers buying that first home to tips for homeowners on how to preserve or renovate your home to access to resources to help achieve your homeownership needs and dreams. Encouraging and preserving homeownership helps preserve our neighborhoods,

and a certain quality of life that we all seek.

The newsletter will also highlight what's happenin' in our communities—events and activities, residents active in their communities and making a difference, community and business development, and spotlights on our community's assets that make living in Northwest the place to be. The greater Northwest is bustling with activity—commercial development at Mondawmin Mall and Coppin State University, residential renovation and new construction along Garrison Blvd and scattered throughout the neighborhoods of Garwyn Oaks, Hanlon, Forest Park and

Hillsdale Heights, increased homebuyer interest in the greater Northwest, and active residents and organizations dedicated to preserving and celebrating their community and its amenities.

We welcome your input--- ideas for articles, community or organization's activities, and volunteers to assist in making the News and Views the premier community oriented newspaper in the greater Northwest, a community poised for greatness!

*We want to thank the **Provident Bank of Baltimore** for its financial contribution to launch this newsletter*

The ED's Desk: Where the Buck Stops Northwest Baltimore: Opportunities Waiting to Happen

As I ride through our community, I see activity on a small and grand scale. Homes being renovated and sold to new homeowners. New homes being built on a street which many of us had written off as a place to be avoided. Businesses coming into the area—national chains as well as small operations. Institutions growing and expanding. Homebuyers, young and not so young choosing to come here, and homeowners choosing to stay. It is an exciting time to live in the greater Northwest. As a community resident, and the founding director of the Center, I have seen our community

go through changes—some good, some not so good. But like Ceile states in *The Color Purple*, we're still here.

As we start this new year, let's expand on the opportunities that are presenting themselves to our communities. Get involved in your neighborhood, community association, area school, or other community oriented organizations. Attend a community meeting, a zoning or city council hearing, work with the youth on your block or join with neighbors and plant/ maintain a community garden. Stay aware of the changes hap-

pening in your block. Make your voice heard, your opinions known, and your activism consistent. . As residents, we have worked long and hard to improve and preserve our communities and the pay off is now occurring. Keep it going.

Welcome to Healthy Neighborhoods

Healthy Neighborhoods & Its Service to the Garwyn Oaks, Hanlon & Howard Park Communities

Garwyn Oaks, Hanlon & Howard Park residents, just how familiar are you really with the Healthy Neighborhoods Program?

First off... What is Healthy Neighborhoods? Simply put, Healthy Neighborhoods is a neighborhood partner. The purpose of the Healthy Neighborhood Program is to improve and preserve the condition and value of their homes, market your community, create high standards for property improvements, and through programs such as the Healthy Neighborhoods Block Projects, forge strong connections among neighbors.

Healthy Neighborhoods also offers to homeowners and homebuyers innovative and below market financing for purchasing, and renovating, as well as free professional contractor's advice to help formalize your renovation.

The Healthy Neighborhoods Loan Program

Healthy Neighborhoods has established a loan program to support the acquisition and/or rehabilitation of owner occupied homes in the Garwyn Oaks, Hanlon and Howard Park. In order to encourage activity in these communities, the Healthy Neighborhoods loan program has important incentives and innovations including a discounted loan rate and the capacity to lend in excess of the after rehabilitation value of your home.

The Healthy Neighborhoods Loan Program offers three types of loans to borrowers:

- *A **purchase/rehab loan** available to people purchasing homes on target blocks
- *A **refinance/rehab loan** for more sub-

stantial improvements which will require refinance of the existing first mortgage on the home available to homeowners on target blocks

*A **home improvement loan** of up to \$40,000

With all the renovations currently taking place in Northwest Baltimore..... why wouldn't you want to consider Healthy Neighborhoods as your financial funding source?

For more information about or how to apply for the Healthy Neighborhoods Program, call The Garwyn Oaks/ Northwest Housing Resource Center at (410) 947.0084 or log onto www.healthyneighborhoods.org.

Residents in Howard Park, Hanlon, and Garwyn Oaks! Remodeling Your Home? Lowest Rates Available in 4 Years

Looking to remodel your home but don't know how to get started? Get a low-interest **Healthy Neighborhoods** loan to remodel your home! Free architectural advice and low-interest rehab loans are available through Healthy Neighborhoods 1% below prime, 5% as of 2/14/08. Other exceptional loan

features are: an ability to borrow more than the after-rehab value of the home, as well as no mortgage insurance requirement. Contact Mark Clark or Mereida Goodman, at the GO Northwest Housing Resource Center, 410-947-0084 to learn more, or to take the first step in applying for a Healthy Neighborhoods

loan. Your customized home is only a call away!

Advertise in GO Northwest News & Views

Full Page (11 x 17)	\$225	The Garwyn Oaks/ Northwest Housing Resource Center, Inc. (GO Northwest, Inc.) publishes <i>The GO Northwest News & Views Newspaper</i> quarterly (4 times a year). Circulation: 2,000 copies per issue. Distribution of <i>The GO Northwest News & Views Newspaper</i> includes to residents, churches, community stakeholders and business merchants in the Garwyn Oaks, Hanlon & Howard Park Communities and to the Mondawmin Mall Merchants Association.
Half Page	\$135	
Quarter Page	\$85	
Eighth Page	\$65	
Sixteenth Page	\$40	
Business Card Size	\$25	

Communities and to the Mondawmin Mall Merchants Association.

Requirements For Print Ads:

Please send ad in JPG, TIF or PDF format to Mark Clark. The quality of your original file is critical for successfully printing your ad.

Payment:

Please may your payment (check or money order) payable to: The Garwyn Oaks/ Northwest Housing Resource Center, Inc c/o Mereida Goodman, 2300 Garrison Blvd, Suite 211, Baltimore, MD 21215

Contact: Mark Clark, Advertising & Marketing Manager
410.947.0084 office/ e-mail: MC.garwynoaks@verizon.net

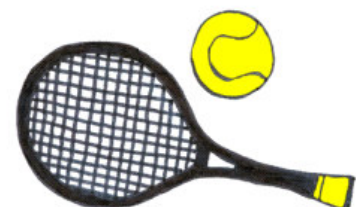


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Fitness. Dance. Fun.

Specializing in aerobics, pilates and line dances
All classes and activities are held in Northwest Baltimore.

TENNIS CLINIC IN HANLON PARK!! BEGINNING SPRING/SUMMER 2008



CALL FOR DETAILS 410-947-0084

Selecting a Contractor: The Contractor Blues... Beware!!!

A contractor calls or knocks on your door and offers to install a new roof or remodel your kitchen at a price that sounds reasonable. You tell him you're interested, but can't afford it. He tells you it's no problem, he can arrange financing through a lender he knows. You agree to the project, and the contractor begins work.

At some point after the contractor begins, you are asked to sign a lot of papers. The papers may be blank or the lender may rush you to sign before you have time to read what you've been given to sign. You sign the papers. Later, you realize that the papers you signed are a home equity loan. The interest rate, points and fees seem very high. To make matters worse, the work on your home isn't done right or hasn't been completed, and the contractor, who may have been paid by the lender, has little interest in completing the work to your satisfaction. You can protect yourself from inappropriate lending practices. Here's how:

First off...

Contact the [*Garwyn Oaks/ Northwest Hosing Resource Center*](#)- 410.947.0084 if you are unsure about ANY contractors that solicit you at your home!

Don't:

*Sign any document you haven't read or

any document that has blank spaces to be filled in after you sign.

*Let anyone pressure you into signing any document.

*Deed your property to anyone.

*Agree to financing through your contractor without shopping around and comparing loan terms.

Getting a Written Contract

A contract spells out the who, what, where & when and cost of your project. The agreement should be clear, concise and complete.

Before you sign a contract, make sure it contains the following:

*The contractor's name, address, phone, and license number, if required.

*The payment schedule for the contractor, subcontractors and suppliers.

*An estimated start and completion date.

*The contractor's obligation to obtain all necessary permits.

*How change orders will be handled. A change order - common on most remodeling jobs - is a written authorization to the contractor to make a change or addition to the work described in the original contract. It could affect the project's cost and schedule. Contractors often require payment for change orders before work begins.

*A detailed list of all materials including color, model, size, brand name, and product.

*Warranties covering materials and workmanship. The names and addresses of the parties honoring the warranties - contractor, distributor or manufacturer - must be identified. The length of the warranty period and any limitations also should be spelled out.

*What the contractor will and will not do. For example, is site clean-up and trash hauling included in the price? Ask for a "broom clause." It makes the contractor responsible for all clean-up work, including spills and stains.

*Oral promises also should be added to the written contract

*A written statement of your right to cancel the contract within three business days if you signed it in your home or at a location other than the seller's permanent place of business.

*During the sales transaction, the salesperson (contractor) must give you two copies of a cancellation form (one to keep and one to send back to the company) and a copy of your contract or receipt. The contract or receipt must be dated, show the name and address of the seller, and explain your right to cancel.

Preserving the Quality of Your Home

Keeping your home in tip top condition is an ongoing commitment. Here are some home maintenance tips to help you achieve that goal.

Inside

*Try out your air conditioning system. If you wait until the first hot day to check your AC and it doesn't work, you will have a long, hot wait before the repair people can do it.

*Remember to inspect/replace your HVAC filter monthly.

*Check and clean the clothes dryer vent and stove hood.

*If you have a coil back refrigerator-you probably do-vacuum the coils at least twice each year. Your refrigerator will run much more efficiently with clean coils.

Outside-Up High

*Inspect the roof for damaged, loose or blistered shingles. Have damaged shingles replaced if they're on less than 20% of the roof. Reroof if more than 20% of the roofed is damaged.

*Remove debris from gutters and downspouts and patch any holes. Make sure the downspouts direct water at least 5 feet away from your foundation walls.

*Trim Branches and shrubs that are touching your home which can provide a pathway for bugs or excess moisture to enter your home.

Outside-Down Low

*Clean up fallen limbs, branches and other debris around the home.

*Clean out basement window wells.

*Inspect caulk on windows, doors and other penetrations, such as dryer vents and cable wire holes. Improper caulking provides an avenue for moisture to get inside your walls and cause mold.

*Inspect bricks and concrete for cracked mortar or loose joints

*Inspect grading around the house to be sure water drains away from the foundation on all sides.

Community News

Hanlon Residents Bring Homes to Light

If you travel along Longwood Street, you'll see a new glow.... It's coming from the attractive lighting that the residents in the 2400 and 2500 blocks Longwood Street installed on their properties. This resident activity was made possible through the **Healthy Neighborhoods Initiative**, a neighborhood preservation program that provides residents resources to strengthen and beautify their blocks through block projects and home improvement loans. For the block projects, residents organized and met with the GO Northwest community organizers to determine their block needs and what they could do to address those needs. The residents then decided and selected the block project that the majority of their residents liked and would participate in implementing.

What is a Block Project? A block project is an activity that makes a visible and lasting physical improvement to the homes/ property in your block. The 2400bk Longwood Street decided and selected antique brass address signs and lawn lamps. The 2500 block of Longwood chose to replace their old wooden address signs with matching lighted address signs. They also installed antique solar lamp post lights, which were

evenly spaced along the block. The lights and the address signs added to the aesthetic quality of the block. *A block project is also a good way to get to know your neighbors.* Through the block activity, the residents formed new bonds, and improved the look of their block.

The **Healthy Neighborhoods Initiative** is about strengthening and growing communities through residents working together to make a difference. Residents in the Hanlon, Garwyn Oaks and Howard Park communities interested in joining us can contact the Garwyn Oaks/Northwest Housing Resource Center, Inc., 410-947-0084. New projects will begin in the spring. The winter months are dedicated to organizing, holding block meetings and determining what the block's needs/ interests are, and how a block project could address them. In order to organize and participate in these block meetings, your block needs a **BLOCK REPRESENTATIVE**. How about YOU?! Contact us if you are interested in hosting a block meeting for your block. It can be the start of something great. It can bring good things to light! For more information, contact **Mark Clark / Brian Augsburger,**

Garwyn Oaks/Northwest Housing Resource Center, Inc. at 410-947-0084. Garwyn Oaks/Northwest Housing Resource Center, Inc is the Healthy Neighborhoods Administrator for the Hanlon, Garwyn Oaks, and Hanlon communities in Northwest Baltimore. We are located at 2300 Garrison Blvd, Suite 211. We look forward to hearing from you.



The Beauty of Hanlon Park-Well Worth Preserving

One of Baltimore's most beautiful outdoor spaces is right in our back yard! Some would call it a hidden gem. Did you know that there is an amazing view of the downtown skyline from Lake Ashburton? Hanlon Park has so much to offer, we just have to take advantage of it! Enjoy a brisk early morning walk or jog around Lake Ashburton. Take the kids for a sled ride in the snow. When the weather warms up a bit, play a game of basketball or have a tennis match with your neighbors. Hanlon Park is also a great place for a family BBQ in the spring and summer.



Friends of Hanlon Park

If you're interested in helping to create a clean, safe and fun place in our community all while preserving the legacy of Hanlon Park, come join the *Friends of Hanlon Park*. Our goal as park stewards is to preserve the beauty of Hanlon Park and promote positive and healthy usage of the space.

Come join us at our next meeting!

Every 3rd Wednesday @ 6:30pm
2300 Garrison Blvd. Suite 211
For More Info Call: 410-947-0084

Community Resources

Baltimore Cash Campaign-Free Tax Prep Services

It's almost tax time...and there is good news. This year, don't lose money with expensive refund anticipation loan fees. Instead, the Baltimore CASH Campaign can help you with free tax preparation assistance starting January 2008. Trained tax professionals will make sure you get all of your tax refund and all of the tax credits you deserve.

Since 2001, the Baltimore CASH Campaign has assisted over 20,000 low-income taxpayers with free tax preparation and financial services and has saved them over one million dollars in tax preparation costs. The Baltimore CASH Campaign wants working families to get all the credit they deserve. That's why the CASH Campaign works to promote the Earned Income Tax Credit and provide quality tax assistance at no cost to families. Families and individuals can have their taxes

prepared for free at one of more than 16 CASH Campaign locations in the City. If they qualify, families and individuals can claim the Earned Income Tax Credit (EITC) and other valuable tax credits. Last year the Baltimore CASH Campaign helped individuals get almost 18 million dollars back in refunds including 4.7 million back in EITC. Workers who earn less than \$40,000 may be eligible, depending on total income and family size.

The money that Baltimore CASH Campaign helps people claim is money that helps not only hard working individuals and families like yours but also helps to keep tax money in Baltimore City and in your neighborhoods. When people save or spend their tax refunds they are investing in themselves and their communities. Make this tax season a great one by letting

Baltimore CASH Campaign help you get money for the most important things in your life, you and your family!

For more information or to find a free tax preparation site near you, call **410-685-0525** or visit **www.baltimorecashcampaign.org**. Appointments can be made for any tax site starting January 2, 2008.



What to do to keep your home

Missed a mortgage payment? Don't wait - call for help immediately!!

If you are facing foreclosure, there is HOPE. Being proactive is the best way to guard yourself against foreclosure. **If you've missed a payment call for help immediately at 1-888-995-HOPE**, where trained professional housing counselors will give you sound advice, contact your lender and connect you with *local* housing counselors at various Baltimore Homeownership Preservation Coalition member sites. The service is free, confidential and available 24 hours a day, seven days a week.

When preparing to communicate with a housing counselor, like those on the HOPE line, be prepared to discuss your financial situation honestly and in detail. Gather your loan documents and think about the questions that you may be asked in advance. Some documents you may want to gather include:

- *Settlement papers
- *Legal correspondence from lender
- *Recent statement from lender
- *Recent pay stubs
- *Statements of all debt (credit cards, loans, medical, utilities, etc.)

Chances are your lender will want to work

with you and help you find a way to keep your home. However, if you are still unable to make payments, you may be eligible for one of the following agreements:

- *Forbearance:** Delay payments for a short period.
- *Reinstatement:** Your promise of a lump sum in order to bring payments current.
- *Repayment Plan:** Catch up by adding a portion of the past due amount to your monthly payments.
- *Modify Your Mortgage:** The lender may modify your mortgage.
- *Sell Your Home:** The lender may allow you time to sell your home.
- *Property Give Back:** The lender may let you give back your property, then forgive the debt.

When it comes to foreclosure, nothing is worse than doing nothing. Ignoring problems with your mortgage will not make them go away. The longer you wait, the less likely you can be helped. **Call 1-888-995-HOPE** where you'll be

connected with a local nonprofit housing counselor.

About The Baltimore Homeownership Preservation Coalition:

The Baltimore Homeownership Preservation Coalition (BHPC) was formed by public and private sector leaders in the summer of 2005 to address the high number of home foreclosures in the city. Comprised of leaders from nonprofit organizations, neighborhood groups, governmental agencies, businesses and professional associations, BHPC's goal is to preserve and strengthen homeownership in Baltimore City and promote neighborhood stability by preventing foreclosures, reducing abusive real estate practices, and by increasing homeownership education and other resources that foster good consumer borrowing choices and long-term financial success. For more information, visit www.preservehomeownership.org.

Homeownership Corner

Homeownership: A First Step to Wealth Building

Although the downside of homeownership has been in the news a lot lately—delinquency, predatory lending, foreclosure—homeownership, done right, can be a great experience. It is widely viewed as the first step to asset or wealth building for most people. Owning a home is usually the first large or for many of us the largest financial investment we will make in our lives, so it can seem a little daunting.

The **GO Northwest Housing Resource Center, Inc.** can help you make that journey to homeownership so you don't have to go it alone. We conduct monthly homebuyer education workshops which will give you information on the process, the players, and the programs that can get you to your goal successfully. We also provide one on one counseling where we will work with the homebuyer to review their situation, correct issues, devise

action plans and identify resources to help them purchase a home. The Center is one of Baltimore City's and the state of Maryland's Housing Counseling Agency Centers. We also administer the Healthy Neighborhoods Program, a below market rate mortgage loan program for the communities of Garwyn Oaks, Hanlon and Howard Park in Northwest Baltimore, for homebuyers who want to purchase and renovate their homes. So don't give up the dream! Many homes have reduced their prices and sellers are offering incentives to sell their homes. It is a buyers market. Make that first step.

Contact the **GO Northwest Housing Resource Center** and pre-register to attend the Homebuyers Workshop by calling our office at 410-947-0084. It is the first step to your financial future.

Home Buying Workshops

Saturday, March 8, 2008, 10am-2pm
Saturday, April 12, 2008, 10am-2pm
Saturday, May 17, 2008, 10am-2pm

Call to pre-register and confirm your space. See you there!

Look What's Selling!!!!!!

The following For Sale properties are ideal candidates for a *Healthy Neighborhoods Purchase/ Rehab Loan*.

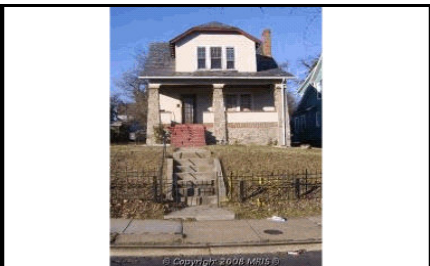
Purchase a lovely home in the Garwyn Oaks, Hanlon and/or Howard Park communities at a below market rate..... PLUS receive up to a **\$10,000 grant** to renovate, rehab or customize the home of their dreams.

Current rate is 4.6%, (1 point below Fannie Mae rate) No Mortgage Insurance, FREE architectural assistance, and FREE money!!!!!!!
 Live in Northwest Baltimore, one of the loveliest, dynamic, and growing areas in the city !!!



2405 ALLENDALE RD, BALTIMORE, MD 21216-2105 MLS#: BA6639495 List Price: \$160,000
Adv. Sub: GARWYN OAKS

Here's your chance to own a wonderful 3-4 bedroom unit in Garwyn Oaks at an affordable price! Beautifully updated and well-maintained home has 3BR, 3BA, a newly-renovated kitchen w/ new appliances, a fully-finished basement, and off-street parking.



3408 ALTO RD, BALTIMORE, MD 21216-1803 MLS#: BA6645809 List Price: \$190,000
Adv. Sub: Hanlon

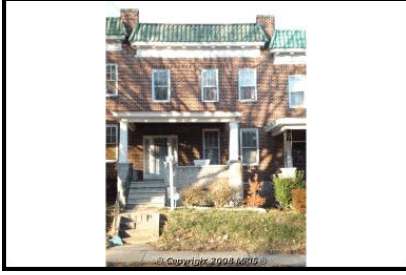
Rehab potential in highly sought after Hanlon area. Rehab started, but not finish, will give all materials to complete rehab to new buyers, including plumbing permits and Jacuzzi tub.



2608 GARRISON BLVD, BALTIMORE, MD 21216-1815 MLS#: BA6435926 List Price: \$250,000
Adv. Sub: Garwyn Oaks

Fabulous Single Family Home in well established Garwyn Oaks community, excellent rehab opportunity.

Look What's Selling!!!!!!



3126 GWYNNS FALLS PKWY, BALTIMORE, MD 21216-2722 MLS#: BA6622254 List Price: \$129,900

Adv. Sub: Hanlon

CHARMING HOME IN HANLON.FIND MANY JEWELS IN THIS HIDDEN TREASURE. CONVENIENT TO PARK,MALL,SUBWAY,COLLEGES,INTERSTATE



3403 MONDAWMIN AVE, BALTIMORE, MD 21216-2322 MLS#: BA6525347 List Price: \$80,000

Adv. Sub: Hanlon

Nice property for 1st time buyer(s) with some TLC, contact Healthy Neighborhoods/ Garwyn Oaks NW Housing Resource Center today



5210 NORWOOD AVE, BALTIMORE, MD 21207-6759 MLS#: BA6601852 List Price: \$129,900

Adv. Sub: Howard Park

Home is being sold AS-IS. Seller will make no repairs. With minimum rehab, this could be the home of your dreams.



3012 WAYNE AVE, BALTIMORE, MD 21207-6739 MLS#: BA6626248 List Price: \$240,000

Adv. Sub: Howard Park

This home is awaiting your personal touch! 3bd 2.5 bath with finished basement; big back yard space with detached garage/shed; close to I95 and I695, shopping, transportation and more.



.3017 OAKHILL AVE, BALTIMORE, MD 21207-6736 MLS#: BA6620069 List Price: \$230,000

Adv. Sub: HOWARD PARK

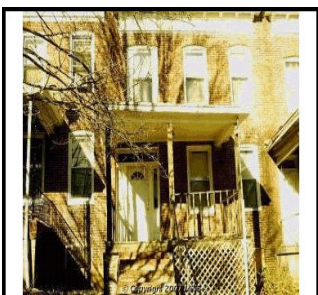
LARGE MULTI-UNIT OR SINGLE FAMILY HOME. NEW UPDATES IN KITCHEN, WHICH INCLUDES SLIDING GLASS DOORS TO PATIO WITH DECK & SPACIOUS SHED. NEEDS A LITTLE TLC. GREAT FOR FIRST TIME HOME OWNER.



.3308 PIEDMONT AVE, BALTIMORE, MD 21216-2323 MLS#: BA6536781 List Price: \$189,900

Adv. Sub: GWYNN FALLS

Absolutely Gorgeous!! Quality renovations from top to bottom. Large master BR, beautiful and colorful baths. Lots of closets, large kitchen, huge finished rec. room in LL. All new windows, carpet, CAC. WOW!! \$3000 appliance allowance.



.3402 PIEDMONT AVE E, BALTIMORE, MD 21216 MLS#: BA6600942 List Price: \$125,000

Adv. Sub: BALTIMORE CITY

Great price!!! Good buy, very lovely Row-Home that would be great for potential first time homebuyer who is willing to (fix to suit), just need some TLC and it will be ready to work for you.

For A Complete List of Properties For Sale
In Garwyn Oaks, Hanlon and Howard Park Communities
Contact the Garwyn Oaks Northwest Housing Resource Center
410.947.0084

GARWYN OAKS/NORWEST
HOUSING RESOURCE CENTER, INC.
2300 GARRISON BLVD., SUITE 211
BALTIMORE, MD 21216

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*GO/Northwest Housing Resource Center
"Making Home Ownership A Reality"*

GO Northwest, Inc.

Garwyn Oaks/Northwest Housing Resource Center, Inc.
2300 Garrison Boulevard, Suite 211, Baltimore, MD 21216
410-947-0084 (Phone) 410-947-0087 (Fax)

We provide the following Services and Resources for Homebuyers and Homeowners

Homeownership Education

Homebuyer Workshops and Counseling
Home Maintenance Workshops

Information and technical assistance for closing cost and mortgage loan programs:

The Center is an approved counseling agency for the following programs:

Healthy Neighborhoods Initiative:

*Below market purchase (**currently 4.6%**) and rehab loan programs (**currently, 5% home improvement**)

*Block beautification program

***Available in Garwyn Oaks, Hanlon, and Howard Park communities**

Closing Costs Programs

*Baltimore City (ADDI, Baltimore City Employees); State of Maryland (CDA), Bank programs

For more information call 410-947-0084